

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

MICHAEL SPIGHT

Debtor(s)

Case No. 17-28065

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/19/2017.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 11/16/2017.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 3.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$0.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$0.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$0.00
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$0.00**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY FINANCIAL	Secured	15,600.00	24,296.51	24,234.00	0.00	0.00
ALLY FINANCIAL	Unsecured	8,634.00	NA	62.51	0.00	0.00
AMERICAN EXPRESS	Unsecured	10,104.00	NA	NA	0.00	0.00
AMERICAN EXPRESS	Unsecured	NA	10,172.33	10,172.33	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	505.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	509.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	513.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	2,268.00	NA	NA	0.00	0.00
CHASE NA	Unsecured	1,527.00	NA	NA	0.00	0.00
CITI	Unsecured	913.00	NA	NA	0.00	0.00
CREDIT ONE BANK	Unsecured	944.00	NA	NA	0.00	0.00
DEPARTMENT OF EDUCATION/MOHE	Unsecured	22,723.00	22,784.53	22,784.53	0.00	0.00
DISCOVER BANK	Unsecured	4,056.00	4,056.36	4,056.36	0.00	0.00
ELASTIC CREDIT	Unsecured	1,500.00	NA	NA	0.00	0.00
FIRST NATIONAL BANK OMAHA	Unsecured	2,329.00	2,329.25	2,329.25	0.00	0.00
FIRST PREMIER BANK	Unsecured	583.00	NA	NA	0.00	0.00
GENESIS BC/CELTIC BANK	Unsecured	255.00	NA	NA	0.00	0.00
HYUNDAI CAPITAL OF AMERICA	Unsecured	6,759.00	NA	NA	0.00	0.00
HYUNDAI CAPITAL OF AMERICA	Secured	9,300.00	15,838.82	15,838.82	0.00	0.00
INTERNAL REVENUE SERVICE	Secured	NA	10,050.00	10,050.00	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	20,176.92	20,176.92	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	NA	10,050.00	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	21,889.00	4,332.76	4,332.76	0.00	0.00
KAY JEWELERS	Secured	4,959.00	NA	NA	0.00	0.00
SHERWIN WILLIAMS CU	Unsecured	NA	2,529.69	0.00	0.00	0.00
SHERWIN WILLIAMS CU	Unsecured	2,507.00	2,529.69	2,529.69	0.00	0.00
SYNCHRONY BANK	Unsecured	798.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	1,020.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	48.00	NA	NA	0.00	0.00
WELLS FARGO DEALER SERVICES	Unsecured	4,697.00	NA	NA	0.00	0.00
WELLS FARGO DEALER SERVICES	Secured	6,900.00	11,642.34	11,642.34	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$51,715.16	\$0.00	\$0.00
All Other Secured	\$10,050.00	\$0.00	\$0.00
TOTAL SECURED:	\$61,765.16	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$4,332.76	\$0.00	\$0.00
TOTAL PRIORITY:	\$4,332.76	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$72,161.59	\$0.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$0.00</u>	
Disbursements to Creditors	<u>\$0.00</u>	
TOTAL DISBURSEMENTS :		<u>\$0.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/18/2017

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.